

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (canceled)
2. (currently amended) The system of claim 42, ~~wherein~~ where the payment processing system includes a profile determination device that determines ~~a user~~ the profile associated with the user and a payee the profile associated with the payee.
3. (canceled)
4. (currently amended) The system of claim 2, ~~wherein~~ where the profile determination device determines ~~a payee~~ the profile associated with the payee based on ~~the on~~ at least one of a look-up technique, identification information, ~~or another~~ a profile database.
5. (currently amended) The system of claim 42, ~~wherein~~ where the payment processing system includes a transaction database that records information about the transfer of the funds.
6. (currently amended) The system of claim 42, ~~wherein~~ where the wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager,

a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, or a distributed network access device.

7. (canceled)

8. (currently amended) The system of claim 42, ~~wherein~~ where the profile associated with the user further comprises user information, and where the user information comprises at least one of personal information about the user[[,]] including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address or a wireless phone number.

9. (currently amended) The system of claim 42, ~~wherein~~ where the payment processing system includes a security device that monitors passwords, encrypts information, or monitors user information.

10. (canceled)

11. (canceled)

12. (currently amended) The method of claim 43, further comprising determining ~~a user profile and a payee profile.~~

13. (currently amended) The method of claim ~~[[12]] 43, wherein~~ where the ~~[[user]]~~ profile associated with the user comprises at least one of financial information, device information, security information, historical information, transaction information, or authorized recipient information.

14. (currently amended) The method of claim 12, ~~wherein~~ where the payee profile is based on the information relating to ~~[[a]]~~ the second account associated with the payee.

15. (previously presented) The method of claim 43, further comprising recording information about the transfer of funds.

16. (currently amended) The method of claim 43, ~~wherein~~ where the wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, or a distributed network access device.

17. (canceled)

18. (currently amended) The method of claim 43, ~~wherein~~ where the profile associated with the user ~~received user information~~ comprises at least one of personal information about the user~~[[,]]~~ including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address, or a wireless phone number.

19. (currently amended) The method of claim 43, further comprising at least one of monitoring passwords, encrypting information, or ~~[[and]]~~ monitoring user information.

20. (canceled)

21. (canceled)

22. (currently amended) The computer-readable medium of claim 44, ~~wherein the method further comprises~~ comprising one or more instruction for determining a user the profile associated with the user and a payee profile.

23. (currently amended) The computer-readable medium of claim 22, ~~wherein~~ where the ~~[[user]]~~ profile associated with the user comprises at least one of financial information, device information, security information, historical information, transaction information, or authorized recipient information.

24. (currently amended) The computer-readable medium of claim 22, ~~wherein~~ where the payee profile is based on the information relating to ~~[[a]]~~ the second account associated with the payee.

25. (currently amended) The computer-readable medium of claim 44,~~wherein the method further comprises~~ comprising one or more instructions for recording information about the transfer of the funds.

26. (currently amended) The computer-readable medium of claim 44,~~wherein~~ where the wireless device includes at least one of a personal digital assistant (PDA), a cellular telephone, a wireless pager, a PC tablet, a television, a personal computer, a wireless e-mail device, a wireless telephone, an appliance, a refrigerator, a washing machine, or a distributed network access device.

27. (canceled)

28. (currently amended) The computer-readable medium of claim 44,~~wherein~~ where the transaction information comprises at least one of personal information about the user[[,]] including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address, or a wireless phone number.

29. (currently amended) The computer-readable medium of claim 44,~~wherein the method further comprises~~ comprising one or more instructions for at least one of monitoring passwords, encrypting information, or monitoring user information.

30. (canceled)

31. (canceled)

32. (currently amended) The network device of claim 45, further comprising a profile determination device that determines ~~a payer~~ the profile of the payer and a payee profile.

33. (currently amended) The network device of claim 32, ~~wherein~~ where the ~~payer~~ profile of the payer comprises at least one of financial information, device information, security information, historical information, transaction information, or authorized recipient information.

34. (currently amended) The network device of claim 32, ~~wherein~~ where the profile determination device determines ~~[[a]]~~ the payee profile based on the information relating to ~~[[a]]~~ the second account associated with the payee.

35. (previously presented) The network device of claim 45, further comprising a transaction database that records information about the transfer of the funds.

36. (currently amended) The network device of claim 45, ~~wherein~~ where the device includes at least one of a household appliance, a television, a vending machine, a refrigerator, a washing machine, a heater, an air conditioner, or a refrigerator.

37. (canceled)

38. (currently amended) The network device of claim 45, ~~wherein~~ where the monetary transaction information that comprises at least one of personal information about the payer[[,]] including a name, an age, an address, a city, a state, a phone, a fax, an e-mail address, or a wireless phone number.

39. (currently amended) The network device of claim 45, further comprising a security device that at least one of monitors passwords, encrypts information, or monitors payer information.

40. (canceled)

41. (currently amended) The network device of claim 45, ~~wherein~~ where the device identification information comprises one or more of a serial number, an electronic number identifier, or [[an]] the IP address associated with the device.

42. (currently amended) A monetary transaction system comprising:
a payment processing system ~~configured to:~~

associate a profile with a user, the profile including security information, historical information, and at least one of financial information, device information, transaction information, or authorized recipient information,

receive, from a wireless device associated with the user-payee
identification information, user information, and amount information from a
wireless device associated with the user, where the user information further
includes information identifying the wireless device, a request for a monetary
transaction,

identify, in response to receiving the request for the monetary transaction,
the profile associated with the user,

receive, from the wireless device, information identifying a payee and
information identifying an amount, of the monetary transaction,

identify a first account associated with the user based on the user
information including the received wireless device identification information,

verify identification information of the wireless device based on an
Internet Protocol (IP) address associated with the wireless device and one or more
IP addresses, of one or more devices associated with the user, included in the
identified profile,

determine, in response to receiving the information identifying the
amount, whether sufficient funds exist in a first account associated with the user,
whether the first account has been disabled, and whether a previous fraudulent
activity or a user has been detected,

determine, in response to receiving the information identifying the payee,
whether a profile associated with the payee exists, the profile associated with the

payee including information identifying a second account associated with the payee,

request the profile associated with the payee when the profile associated with the payee does not exist,

~~identify a second account associated with the payee based on the payee identification information,~~

~~transfer funds based on the amount information~~ between the first account and the second account, based on the information identifying the amount, and based on determining whether sufficient funds exist in a first account associated with the user, whether the first account has been disabled, and whether a previous fraudulent activity or a user has been detected, and

send, in response to transferring the funds, a notification of the transfer of the funds to the wireless device, the notification including an itemization of goods or services associated with the transfer.

43. (currently amended) A method for performing a monetary transaction, the method comprising:

identifying, by a server device, a profile associated with a user, in response to receiving a request for a monetary transaction from a wireless device associated with the user;

receiving, at the server device and from the wireless device, in response to identifying the profile associated with the user, payee identification information,~~user~~

~~information, and amount information, associated with the monetary transaction from a wireless device associated with a user;~~

verifying, by the server device, identification information associated with the wireless device based on an Internet Protocol (IP) address associated with the wireless device and at least one IP address, of one or more devices associated with the user, included in the identified profile;

identifying, by the server device, a first account associated with the user based on the user information identified profile;

determining, by the server device and based on the identified first account, whether a previous fraudulent activity has been detected for the identified first account, and at least one of whether the identified first account has been disabled, or whether sufficient funds exist in the identified first account;

prompting, by the server device, a payee device associated with the payee, for information relating to a second account associated with the payee, based on the payee identification information; and

transferring, by the server device, funds based on the amount information between the identified first account and the second account, based on the amount information, the verified identification information associated with the wireless device, and the determining.

44. (currently amended) A tangible computer-readable medium containing instructions for controlling at least one processor to perform a method for conducting a monetary transaction, the tangible computer-readable medium comprising:

one or more instructions for receiving transaction information from a ~~wireless device, the wireless device being associated with a user, where wherein where~~ the transaction information includes ~~at least~~ payee identification information, a profile associated with the user information, and amount information;

one or more instructions for verifying information identifying the wireless device, based on an Internet Protocol (IP) address of the wireless device and at least one IP address, of at least one device associated with the user, included in the profile,

one or more instructions for identifying a first account associated with the user based on the transaction information;

one or more instructions for determining whether sufficient funds exist in the identified first account, whether the identified first account has been disabled, and whether a previous fraudulent activity or a user has been detected for the first account,

one or more instructions for prompting a payee device associated with the payee, for information relating to a second account associated with the payee, based on the transaction information; and

one or more instructions for transferring funds ~~based on the transaction information~~ between the first account and the second account, based on the transaction information, the verified information identifying the wireless device, and the determining.

45. (currently amended) A network device comprising:

a first component ~~configured~~ to receive monetary transaction information from a device associated with a payer, the monetary transaction information including at least payee

identification information, user information, device identification information associated with the device, and amount information;

a second component to verify the device identification information, based on an Internet Protocol (IP) address associated with the device and one or more IP addresses, of one or more devices associated with a payer, included in a profile of the payer,

where the profile is identified based on the received monetary transaction information;

a ~~third second~~ component ~~configured~~ to identify a first account associated with ~~[[a]]~~ the payer and a second account associated with a payee, based on the received monetary transaction information ~~including the received device identification information;~~

a fourth component to determine whether sufficient funds exist in the identified first account, and at least one of whether the identified first account has been disabled, or whether a previous fraudulent activity or a user has been detected for the first account;

a ~~fifth third~~ component ~~configured~~ to transfer funds between the first account and the second account, based on the amount information and the fourth component; and

a ~~sixth fourth~~ component ~~configured~~ to notify a wireless device associated with the payer of the transfer of funds, the notification including an itemization of goods or services associated with the transfer.

46. (new) The system of claim 42, where the security information includes fraud related information associated with the first account and password information, and where the

historical information includes historical transaction information, historical spending information, and historical purchase information.